

How We're Different – Business-owners

Employee Benefits

- **Retirement**
 - ◆ 401(k), Profit Sharing, and Defined Benefit plans
 - ◆ SIMPLE, SEP, IRA, ESOP
- **Voluntary Benefits**
 - ◆ Identity and Legal Protection plans
 - ◆ Paycheck Protection programs
 - ◆ Cancer and Critical Illness plans
- **Financial Education**
 - ◆ Financial Wellness programs
 - ◆ Focused lessons on over 100 popular topics
- **Individual & Group Insurance**
 - ◆ Health, Life, Short- and Long-term disability
 - ◆ Dental, Vision, HSA, HRA
 - ◆ Qualified Sick Pay plans

Selective Executive Benefits

- **Split Dollar Plan**
 - ◆ Share premiums, cash value and death benefit of permanent life insurance for certain executives
- **Stay Bonus - "Golden Handcuffs"**
 - ◆ Protect the business from the loss of a key employee
 - ◆ Provide the employee supplemental retirement benefits
 - ◆ Flexible vesting options and claw back potential
- **Executive Bonus**
 - ◆ IRS section 162 bonus using cash value insurance
 - ◆ Deductible business expense
 - ◆ Executive has ownership & portability
- **Key Person**
 - ◆ Protects the business from the untimely death of a key person with a tax-free death benefit
- **NQ "EXCESS" Plan™ - A 401(k) look-a-like-program**
 - ◆ Contribute above qualified plan limits on a post-tax basis
 - ◆ Limited to highly-compensated employees
- **412(e)3 Executive Carve-out Pension Plan**
 - ◆ Fully-insured defined benefit plan
 - ◆ Annual contributions of over \$200,000 pre-tax
 - ◆ Limited to highly-compensated employees
- **Buy-Sell Funding**
 - ◆ Plan for the exit of an owner caused by death, disability, divorce, pre-mature departure, or disqualification
- **Disability Income Supplement**
 - ◆ Cover gaps in group benefits
 - ◆ Reduce group benefit costs
 - ◆ Protect 401(k) contributions

Personal Financial Planning

- **Basic**
 - ◆ Document information for:
 - Wills, trusts, POA
 - Assets, liabilities, obligations
 - Declarations and intents
 - ◆ Risk management
 - Life insurance
 - Disability
 - Long-term care
 - ◆ Wealth management
 - ◆ Legacy planning
- **Intermediate**
 - ◆ Business succession planning
 - Buy/Sell agreement funding
 - Selective benefits
 - Earn-outs / Buy-outs
 - ◆ Trust planning
 - ◆ Estate tax funding
 - ◆ Estate/Gift unified credit maximization
 - ◆ Generation-skipping transfer taxes
- **Advanced**
 - ◆ Family limited partnerships
 - ◆ Trust services
 - ◆ QPRT, QTIP, GRAT
 - ◆ Charitable planning
 - ◆ Private Foundations
 - ◆ Intentionally Defective Trust
 - ◆ Financed premium contracts for legacy and estate planning

How We're Different – Families

We provide our clients fiduciary planning advice and comprehensive implementation services. As a Registered Investment Adviser, our advice centers around one question: “Is this advice in your best interest?” With our team-based approach, every family is assigned two advisors to ensure plan succession.

As a financial planning firm, we complete a plan and truly get to know our clients BEFORE offering investment or insurance advice. Financial planning costs typically range from \$2,000 to \$5,000 depending on the complexity of your financial situation. We also provide hourly consulting services for clients that have a very specific need and aren't ready to engage in planning.

We offer three distinct services and clients can hire us for any one or all of these services:

1. **Investments** (IRAs, 401Ks, Trusts, Roths, Joint and Individual, Corporate)
2. **Insurance** (Disability, Term, Whole Life, Medigap, Long-term Care, Annuities)
3. **Insight** (Financial Planning, Investment or Insurance Analysis, Hourly Consulting)

We believe in holistic financial planning, meaning we look at your entire financial picture and help you with anything you need. Once you're integrated into our practice, we expect to meet with you AT LEAST three times per year. This Triangular Review Model provides structure to our relationship and helps prevent important planning concerns from being missed or glossed over.

- **Annual Goals and Plans Review in February**
- **Detailed Investment and Insurance Portfolio Discussion in August**
- **Tax and Estate Planning Meeting in November**

We can easily handle accounts of over \$1,000,000 and our typical minimum account size is **\$10,000**.

Our services include but are not limited to:

- **Net Worth and Cash Flow Analysis**
- **College and Other Goal Funding Strategies**
- **Retirement Income Distribution Planning**
- **Life Insurance Planning and Tax Mitigation Strategies**
- **Portfolio Construction and Wealth Management**
- **Investment Consulting**
- **Long Term Care and Medicare Supplement Planning**
- **Disability and Retirement Accumulation Protection**

Our team members have many years of experience and advanced designations such as Certified Financial Planner™, Retirement Income Certified Professional, Certified Family Business Specialist and Accredited Estate Planner. We would be delighted to discuss our capabilities and experience in more detail.